

Table I.C.4.a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 33.5% | 65.9% | 53.8% | 47.5% | 34.6% | 16.5% | 57.3% | 24.7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 63.9% | 69.5% | 62.6% | 62.1% | 77.7% | 34.7% * | 64.6% | 63.1% |
| Mining | 36.5% | 39.4% * | 25.3% * | 76.6% | 36.6% * | 28.7% * | 53.3% | 33.1% |
| Construction | 54.5% | 62.5% | 56.0% | 55.3% | 50.5% | 31.0% | 59.3% | 45.7% |
| Manufacturing | 28.8% | 72.2% | 49.7% | 48.0% | 31.3% | 17.6% | 55.7% | 24.2% |
| Transp., comm., util. | 37.5% | 79.7% | 68.3% | 47.4% | 25.1% | 32.8% | 69.0% | 32.1% |
| Wholesale trade | 36.4% | 72.2% | 53.0% | 49.0% | 28.1% | 20.4% | 56.5% | 26.9% |
| Retail trade | 22.4% | 53.7% | 40.0% | 37.1% | 27.5% | 7.1% | 46.3% | 13.6% |
| Fin., ins., real est. | 24.7% | 55.3% | 59.1% | 45.4% | 31.1% | 7.4% | 51.7% | 15.3% |
| Services | 37.9% | 69.5% | 58.0% | 48.7% | 38.9% | 17.6% | 61.2% | 27.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 32.5% | 65.6% | 51.0% | 45.5% | 33.2% | 17.5% | 54.9% | 24.4% |
| For profit, unincorporated | 48.6% | 65.6% | 63.0% | 44.8% | 42.7% | 18.4% | 63.5% | 31.9% |
| Nonprofit | 37.6% | 68.0% | 62.4% | 59.4% | 37.4% | 16.0% | 64.7% | 29.9% |
| Unknown | 7.2% | 35.3% * | 36.6% * | 27.0% * | 17.9% * | 6.2% | 36.3% * | 7.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 45.9% | 61.1% | 51.0% | 43.6% | 39.3% | 25.5% | 55.3% | 34.7% |
| 5-9 years | 49.6% | 63.0% | 45.8% | 48.3% | 50.1% | 29.7% | 53.1% | 45.0% |
| 10-19 years | 44.4% | 64.0% | 55.1% | 43.6% | 31.0% | 23.8% | 57.4% | 29.6% |
| 20 or more years | 36.7% | 71.2% | 56.4% | 49.8% | 34.9% | 18.0% | 59.3% | 28.9% |
| Unknown | 15.0% | 42.1% * | 43.5% * | 45.0% | 24.4% | 14.1% | 44.6% | 14.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 22.6% | 40.4% | 51.7% | 51.1% | 31.9% | 16.0% | 49.4% | 21.2% |
| 1 location only | 51.8% | 66.9% | 54.1% | 46.1% | 40.0% | 37.6% | 58.3% | 40.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 31.8% | 63.0% | 68.6% | 42.8% | 42.3% | 3.2% * | 63.0% | 19.3% |
| 25-49% | 23.7% | 72.9% | 42.2% | 36.9% | 26.4% | 5.0% | 54.0% | 13.3% |
| 50-74% | 30.2% | 62.5% | 51.7% | 38.5% | 32.8% | 11.4% | 55.8% | 19.7% |
| 75% or more | 34.3% | 66.2% | 54.5% | 48.9% | 35.1% | 17.8% | 57.5% | 25.9% |
| Union presence | | | | | | | | |
| No union employees | 33.8% | 65.8% | 53.4% | 46.6% | 33.0% | 11.6% | 57.3% | 22.6% |
| Has union employees | 36.4% | 78.1% | 66.9% | 57.0% | 43.5% | 29.2% | 56.2% | 34.8% |
| Unknown | 24.5% | 59.2% | 52.3% | 46.0% | 39.3% | 19.8% | 58.7% | 21.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 39.2% | 71.4% | 37.8% | 42.4% | 44.8% | 4.4% * | 52.6% | 31.0% |
| Less than 50% low wage | 41.1% | 65.5% | 54.8% | 48.2% | 35.0% | 20.4% | 57.7% | 31.1% |
| Unknown | 16.1% | 73.6% | 43.6% | 32.3% | 27.0% | 14.4% | 49.6% | 15.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.C.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.67% | 1.73% | 1.14% | 1.40% | 1.21% | 1.08% | 0.96% | 0.81% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 6.05% | 8.34% | 11.61% | 12.16% | 16.11% | 14.23% * | 6.49% | 10.21% |
| Mining | 7.37% | 13.71% * | 8.07% * | 14.70% | 13.20% * | 10.60% * | 15.64% | 9.91% |
| Construction | 1.80% | 3.57% | 4.22% | 4.01% | 7.70% | 8.03% | 2.49% | 5.30% |
| Manufacturing | 1.14% | 5.84% | 5.78% | 4.65% | 1.86% | 1.43% | 3.64% | 1.02% |
| Transp., comm., util. | 2.47% | 4.41% | 9.14% | 7.07% | 4.88% | 3.43% | 3.50% | 3.43% |
| Wholesale trade | 2.80% | 4.91% | 5.24% | 6.08% | 4.43% | 4.25% | 3.52% | 3.48% |
| Retail trade | 2.08% | 4.87% | 3.08% | 3.75% | 5.52% | 1.09% | 2.79% | 2.19% |
| Fin., ins., real est. | 1.72% | 8.25% | 7.22% | 7.08% | 8.05% | 1.52% | 4.40% | 2.08% |
| Services | 0.82% | 0.89% | 1.85% | 2.75% | 2.43% | 1.39% | 1.49% | 1.19% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.84% | 2.07% | 1.61% | 1.76% | 1.33% | 1.51% | 1.62% | 0.91% |
| For profit, unincorporated | 3.50% | 4.02% | 3.83% | 5.79% | 7.89% | 5.00% | 3.23% | 4.48% |
| Nonprofit | 1.35% | 4.42% | 4.64% | 4.46% | 2.03% | 2.03% | 3.57% | 0.90% |
| Unknown | 1.40% | 13.06% * | 11.56% * | 11.49% * | 6.91% * | 1.24% | 12.64% * | 1.43% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.54% | 3.04% | 5.07% | 4.21% | 7.80% | 7.54% | 1.82% | 4.65% |
| 5-9 years | 0.81% | 2.38% | 2.62% | 2.48% | 4.58% | 6.78% | 1.49% | 2.38% |
| 10-19 years | 1.94% | 3.55% | 1.84% | 1.76% | 3.99% | 4.61% | 2.14% | 2.27% |
| 20 or more years | 1.32% | 2.78% | 2.25% | 2.03% | 1.46% | 2.44% | 1.69% | 1.37% |
| Unknown | 1.02% | 14.23% * | 14.13% * | 10.48% | 4.45% | 1.07% | 9.23% | 1.02% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.95% | 11.03% | 5.82% | 2.69% | 1.19% | 1.07% | 3.65% | 0.96% |
| 1 location only | 0.82% | 1.42% | 1.17% | 1.54% | 3.14% | 7.95% | 0.91% | 1.67% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.96% | 7.04% | 10.35% | 8.38% | 8.53% | 3.16% * | 5.84% | 3.72% |
| 25-49% | 1.40% | 5.60% | 7.59% | 3.42% | 1.49% | 0.81% | 4.45% | 0.58% |
| 50-74% | 2.02% | 4.85% | 4.50% | 4.10% | 3.91% | 1.98% | 3.70% | 1.54% |
| 75% or more | 0.83% | 2.55% | 1.30% | 1.61% | 1.54% | 1.23% | 1.16% | 0.99% |
| Union presence | | | | | | | | |
| No union employees | 0.76% | 1.95% | 1.13% | 1.40% | 1.81% | 0.98% | 0.94% | 0.90% |
| Has union employees | 1.71% | 4.90% | 7.38% | 5.34% | 4.90% | 2.65% | 6.14% | 2.09% |
| Unknown | 1.81% | 9.47% | 10.27% | 10.86% | 7.71% | 2.16% | 6.11% | 1.81% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.41% | 3.40% | 7.69% | 6.04% | 7.15% | 1.50% * | 3.79% | 4.71% |
| Less than 50% low wage | 0.74% | 1.72% | 1.27% | 1.62% | 1.48% | 2.09% | 0.92% | 1.07% |
| Unknown | 1.03% | 4.92% | 9.03% | 8.14% | 4.21% | 1.12% | 6.34% | 0.95% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.